

----- United States Bankruptcy Court ----- VOLUNTARY PETITION -----
EASTERN DISTRICT OF CALIFORNIA

| | |
|---|---------------------------------------|
| IN RE ----- | NAME OF JOINT DEBTOR ----- |
| CESENA, DAVID | NO JOINT DEBTOR |
| ALL OTHER NAMES ----- | ALL OTHER NAMES ----- |
| NONE | N/A |
| SOC. SEC./TAX I.D. NO. ----- | SOC. SEC./TAX I.D. NO. ----- |
| 563-64-2696 N/A | |
| STREET ADDRESS OF DEBTOR ----- | STREET ADDRESS OF JOINT DEBTOR ----- |
| 1937 W. ORIOLE ST. | N/A |
| VISALIA, CA 93291 | |
| COUNTY ----- TEL-(559) 625-3464 | COUNTY ----- TEL- N/A |
| TULARE | N/A |
| MAILING ADDRESS OF DEBTOR ----- | MAILING ADDRESS OF JOINT DEBTOR ----- |
| 1937 W. ORIOLE ST. | N/A |
| VISALIA, CA 93291 | |
| LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR ----- | |
| N/A | |

VENUE -----
 Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

----- INFORMATION REGARDING DEBTOR -----

| | |
|--------------------------------------|----------------------------|
| TYPE: Individual | CHAPTER OF BANKRUPTCY CODE |
| NATURE: Non-Business/Consumer | UNDER WHICH THE PETITION |
| A. TYPE OF BUSINESS | IS FILED: 7 |
| N/A | FILING FEE |
| | Attached |

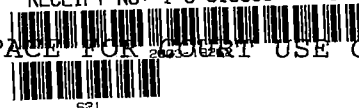
B. BRIEFLY DESCRIBE NATURE OF BUSINESS
N/A

STATISTICAL/ADMINISTRATIVE INFORMATION---
 Debtor estimates that, after any exempt property excluded and administrative expenses paid, NO funds will be available for distribution to unsecured creditors.

| | |
|----------------------------------|------------|
| ----- range -- (sard code)----- | |
| NO. OF CREDITORS 1-15 | (1) |
| ASSETS (thousands) 50-99 | (2) |
| LIABIL. (thousands) 50-99 | (2) |
| NO. OF EMPLOYEES N/A | |
| EQUITY SEC. HOLDERS N/A | |

03-19262-B-7
 ATTORNEY NAME AND ADDRESS ---
DEBTOR IN PRO SE
 JUDGE: HON. W. LEE
 Bar # **N/A** TRUSTEE: R. HAWKINS
 341 MEETING (Tentative Setting):
 11/10/03, 02:30 PM - 004
 Official meeting notice to be mailed
 CHAPTER: 7 COUNTY: TULARE
FILED 10/9/03 - 01:18 PM
 RELIEF ORDERED
 CLERK, U.S. BANKRUPTCY COURT
 EASTERN DISTRICT OF CALIFORNIA
 FRESNO DIVISION lbf
 RECEIPT NO: 1-3-016068 \$200

----- THIS SPACE FOR COURT USE ONLY -----



Name of Debtor:
CESENA, DAVID

Case No.:

----- PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS -----
 Location Where Filed ----- Case Number ----- Date Filed -----
 No Prior Bankruptcies

- PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE -
 Name of Debtor ----- Case Number ----- Date Filed -----
 No Pending Bankruptcies

Relationship ----- District ----- Judge -----

----- REQUEST FOR RELIEF -----
 Debtor is eligible for and requests relief in accordance with the
 chapter of title 11 United States Code specified in this petition.
 ----- SIGNATURES -----

Attorney signature _____ Date _____

----- INDIVIDUAL OR JOINT DEBTOR(S) -----

I declare under penalty of perjury that the information provided in
 this petition is true and correct.

Signature of Debtor David Cesena Signature of Joint Debtor _____

Date: 10/8/03 Date: _____

----- EXHIBIT A -----

| | Exhibit A is attached and made a part of this petition.

----- INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY CONSUMER DEBTS -----

I am aware that I may proceed under Chapter 7, 11, 12, or 13 of title
 11, U.S.C., understand the relief available under such chapter, and
 choose to proceed under chapter 7 of such title. If I am represented
 by an attorney, Exhibit B has been completed.

David Cesena
 Signature of Debtor _____ Signature of Joint Debtor _____

Date: 10/8/03 Date: _____

----- EXHIBIT B -----

I, the attorney for the debtor(s) named in the foregoing petition,
 declare that I have informed the debtor(s) that the debtor(s) may
 proceed under chapter 7, 11, 12, or 13 of title 11 United States
 Code, and have explained the relief available under such chapter.

Signature of Attorney _____ Date _____

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY
BANKRUPTCY PETITION PREPARER (See 11 U.S.C. sec. 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. sec. 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

KAREN L. ACORD
Printed or Typed Name of
Bankruptcy Petition Preparer

56-74-7842
Social Security No.

1704 W. Mineral King
VISALIA, CA 93291
Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Forms for each person.

X [Signature]
Signature of Bankruptcy Petition Preparer

10/8/03
Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. sec. 110; 18 U.S.C. sec. 156.

UNITED STATES BANKRUPTCY COURT FOR THE
EASTERN DISTRICT OF CALIFORNIA

In re: **CESENA, DAVID**
Debtor

Case No. (if known)

===== SUMMARY OF SCHEDULES =====

| Schedule name | No. Sheets | Assets | Liabilities | Other |
|---|------------|-----------|-------------|-------|
| X (mark if attached) | | | | |
| <input type="checkbox"/> A - Real Property | 1 | 0.00 | | |
| <input type="checkbox"/> B - Personal Property | 4 | 82,908.00 | | |
| <input type="checkbox"/> C - Property Claimed as Exempt | 2 | | | |
| <input type="checkbox"/> D - Creditors Holding Secured Claims | 1 | | 0.00 | |
| <input type="checkbox"/> E - Creditors Holding Unsecured Priority Claims | 1 | | 0.00 | |
| <input type="checkbox"/> F - Creditors Holding Unsecured Non- priority Claims | 3 | | 61,140.00 | |
| <input type="checkbox"/> G - Executory Contracts and Unexpired Leases | 1 | | | |
| <input type="checkbox"/> H - Codebtors | 1 | | | |
| <input type="checkbox"/> I - Current Income of Individual Debtors | 2 | | 2,120.32 | |
| <input type="checkbox"/> J - Current Expenditures of Individual Debtors | 3 | | 2,082.00 | |
| Summary Sheet | 1 | ***** | | |
| Total No. Sheets | 20 | ***** | | |
| Total Assets -> | | 82,908.00 | ***** | |
| Total Liabilities -> | | | 61,140.00 | ***** |
| Total No. of Creditors -> | | | 6 | ***** |

In re **CESENA, DAVID**
Debtor

Case No. (if known)

SCHEDULE A - REAL PROPERTY

| Description and location of property | Current market value of debtor interest in the property without deducting any secured claim or exemption |
|---------------------------------------|--|
| Nature of Debtor interest in property | Amount of secured claim |

None

Total:

0.00

In re **CESENA, DAVID**
Debtor

Case No. (if known)

SCHEDULE B - PERSONAL PROPERTY

| Type of property | Current market value of debtor interest in property without deducting any secured claim |
|---|---|
| Description and location of property | |
| 1. Cash on hand. None | |
| 2. Checking, savings, or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | |
| CHECKING ACCOUNT WITH WELLS FARGO | Debtor interest: 100.00 |
| Location: In debtor possession. | |
| SAVINGS ACCOUNT WITH WELLS FARGO | Debtor interest: 80.00 |
| Location: In debtor possession. | |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. None | |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | |
| ALL CUSTOMARY HOUSEHOLD GOODS & FURNISHINGS | Debtor interest: 2,000.00 |
| Location: In debtor possession. | |
| 5. Books, pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. None | |
| 6. Wearing apparel. | |
| PERSONAL CLOTHING & SUPPLIES | Debtor interest: 100.00 |
| Location: In debtor possession. | |
| 7. Furs and jewelry. | |
| MEN'S WATCH | Debtor interest: 25.00 |

In re **CESENA, DAVID**
Debtor

Case No. (if known)

Location: In debtor possession.

8. Firearms and sports, photographic, and other hobby equipment.

ONE .22 PISTOLE & ONE RIFLE Debtor interest: **250.00**

Location: In debtor possession.

9. Interests in insurance policies.

BENEFICIAL LIFE INSURANCE POLICY Debtor interest: **1,462.00**

Person holding: **ADMINISTRATOR**
BENEFICIAL LIFE
36 S. STATE ST.
SALT LAKE CITY, UT 84136

10. Annuities.

JACKSON NATIONAL ANNUITY THROUGH EMPLOYER Debtor interest: **7,637.00**

Person holding: **ADMINISTRATOR**
VISALIA UNIFIED
SCHOOL DISTRICT
801 N. MOONEY BLVD.
VISALIA, CA 93291
(559) 730-7594

11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans.

PROTECTIVE LIFE MUTUAL FUNDS RETIREMENT Debtor interest: **32,054.00**

Person holding: **ADMINISTRATOR**
VISALIA UNIFIED
SCHOOL DISTRICT
801 N. MOONEY BLVD.
VISALIA, CA 93291
(559) 730-7594

REETIREMENT THROUGH EMPLOYER Debtor interest: **35,000.00**

Person holding: **ADMINISTRATOR**
VISALIA UNIFIED

In re **CESENA, DAVID**
Debtor

Case No. (if known)

**SCHOOL DISTRICT
801 N. MOONEY BLVD.
VISALIA, CA 93291
(559) 730-7594**

12. Stock and interests in incorporated and unincorporated businesses.
None
13. Interests in partnerships or joint ventures.
None
14. Government and corporate bonds and other negotiable and non-negotiable instruments.
None
15. Accounts receivable.
None
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled.
None
17. Other liquidated debts owing debtor including tax refunds.

**2002 STATE & FEDERAL INCOME TAX
REFUND**

Debtor interest: **700.00**

Location: **In debtor possession.**

18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.
None
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.
None
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.
None
21. Patents, copyrights, and other intellectual property.
None
22. Licenses, franchises, and other general intangibles.
None
23. Automobiles, trucks, trailers, and other vehicles or accessories.

1957 CHEVY

Debtor interest: **3,000.00**

Location: **In debtor possession.**

Additional info.: **THIS VEHICLE DOES NOT RUN. IT NEEDS FRONT END & STEERING REPAIRS AND IT NEEDS A PAINT JOB. IT HAS OVER 250,000 MILES.**

In re **CESENA, DAVID**
Debtor

Case No. (if known)

1986 DODGE ARIES

Debtor interest: **300.00**

Location: **In debtor possession.**

Additional info.: **THIS VEHICLE HAS OVER 100,000 MILES**

1986 NISSAN PICKUP

Debtor interest: **200.00**

Location: **In debtor possession.**

Additional info.: **THIS VEHICLE HAS OVER 270,000 MILES**

- 24. Boats, motors, and accessories.
None
- 25. Aircraft and accessories.
None
- 26. Office equipment, furnishings, and supplies.
None
- 27. Machinery, fixtures, equipment, and supplies used in business.
None
- 28. Inventory.
None
- 29. Animals.
None
- 30. Crops - growing or harvested.
None
- 31. Farming equipment and implements.
None
- 32. Farm supplies, chemicals, and feed.
None
- 33. Other personal property of any kind not already listed.
None

Total: **82,908.00**

In re **CESENA, DAVID**
Debtor

Case No. (if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

11 U.S.C. sec. 522(b)(2)

Exemptions available under applicable non-bankruptcy federal laws, state or local law where the debtor domicile has been located for the 180 days immediately preceding the filing of the petition or for a longer portion of the 180 day period than in any other place, and the debtor interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable non-bankruptcy law.

Debtor is single.

| Description of property | |
|--|--|
| Specify exemption law and value claimed exempt | Current market value of property without deducting exemption |

| | | |
|--|------------------|-----------------|
| 1957 CHEVY | Debtor Interest: | 3,000.00 |
| Exemption law: CCP 703.140(b)(2)(5)(1) | | |
| Value exempt: 3,000.00 | | |
| 1986 DODGE ARIES | Debtor Interest: | 300.00 |
| Exemption law: CCP 703.140(b)(5)(1) | | |
| Value exempt: 300.00 | | |
| 1986 NISSAN PICKUP | Debtor Interest: | 200.00 |
| Exemption law: CCP 703.140(b)(5)(1) | | |
| Value exempt: 200.00 | | |
| 2002 STATE & FEDERAL INCOME TAX REFUND | Debtor Interest: | 700.00 |
| Exemption law: CCP 703.140(b)(5)(1) | | |
| Value exempt: 700.00 | | |
| ALL CUSTOMARY HOUSEHOLD GOODS & FURNISHINGS | Debtor Interest: | 2,000.00 |
| Exemption law: CCP 703.140(b)(3) | | |
| Value exempt: 2,000.00 | | |
| BENEFICIAL LIFE INSURANCE POLICY | Debtor Interest: | 1,462.00 |

In re **CESENA, DAVID**
Debtor

Case No. (if known)

Exemption law: CCP 703.140(b)(8)
Value exempt: 1,462.00

CHECKING ACCOUNT WITH WELLS FARGO

Debtor Interest: 100.00

Exemption law: CCP 703.140(b)(5)(1)
Value exempt: 100.00

JACKSON NATIONAL ANNUITY THROUGH EMPLOYER

Debtor Interest: 7,637.00

Exemption law: CCP 703.140(b)(10)(E)
Value exempt: 7,637.00

MEN'S WATCH

Debtor Interest: 25.00

Exemption law: CCP 703.140(b)(4)
Value exempt: 25.00

ONE .22 PISTOLE & ONE RIFLE

Debtor Interest: 250.00

Exemption law: CCP 703.140(b)(5)(1)
Value exempt: 250.00

PERSONAL CLOTHING & SUPPLIES

Debtor Interest: 100.00

Exemption law: CCP 703.140(b)(3)
Value exempt: 100.00

PROTECTIVE LIFE MUTUAL FUNDS RETIREMENT

Debtor Interest: 32,054.00

Exemption law: CCP 703.140(b)(10)(E)
Value exempt: 32,054.00

RETIREMENT THROUGH EMPLOYER

Debtor Interest: 35,000.00

Exemption law: CCP 703.140(b)(10)(E)
Value exempt: 35,000.00

SAVINGS ACCOUNT WITH WELLS FARGO

Debtor Interest: 80.00

Exemption law: CCP 703.140(b)(5)(1)
Value exempt: 80.00

In re **CESENA, DAVID**
Debtor

Case No. (if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

| Creditor's name and complete mailing address including zip code | Amount of claim without deducting value of collateral |
|---|---|
| Date claim was incurred, nature of lien, and description and market value of property subject to the lien | Unsecured portion, if any |

None

Subtotal this page: 0.00
Total: 0.00

In re **CESENA, DAVID**
Debtor

Case No. (if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

|X| Debtor has no creditors holding unsecured priority claims.

TYPES OF PRIORITY CLAIMS:

| | WAGES, SALARIES, AND COMMISSIONS

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4000* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. sec. 507(a)(3).

| | CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first to the extent provided in 11 U.S.C. sec. 507(a)(4).

| | CERTAIN FARMERS OR FISHERMEN

Claims of certain farmers or fishermen, up to a maximum of \$4000* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. sec. 507(a)(5).

| | DEPOSITS BY INDIVIDUALS

Claims of individuals up to a maximum of \$1800* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. sec. 507(a)(6).

| | ALIMONY, MAINTENANCE, OR SUPPORT

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. sec. 507(a)(7).

| | TAXES AND CERTAIN OTHER DEBTS OWED TO GOVERNMENTAL UNITS

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. sec. 507(a)(8).

| | COMMITMENTS TO MAINTAIN CAPITAL OF INSURED DEPOSITORY INSTITUTION

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Controller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. sec. 507(a)(9).

* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **CESENA, DAVID**
Debtor

Case No. (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| Creditor's name and complete mailing address including zip code | |
|--|-----------------|
| Date claim was incurred and consideration for claim. If claim is subject to setoff, so state. | Amount of claim |

Account no.: Amount of claim: **14,557.00**
CITIBANK SOUTH DAKOTA NA
ARTHUR W. SHWACHMAN, ESQ
1445 HUNTINGTON DR.
SUITE 300
SOUTH PASADENA, CA 91030
Date incurred:
Consideration for claim: **REVOLVING ACCOUNT FOR MISCELLANEOUS PURCHASES**
Claim is: **Fixed and liquidated.**

Account no.: **6011 0002 8027 5821** Amount of claim: **18,000.00**
DISCOVER CARD
DISCOVER FINANCIAL SERVC
POST OFFICE BOX 15251
WILMINGTON, DE 19886
Date incurred:
Consideration for claim: **REVOLVING ACCOUNT FOR MISCELLANEOUS PURCHASES**
Claim is: **Fixed and liquidated.**

Claim assigned to: **ADDITIONAL ADDRESS**
DISCOVER CARD
POST OFFICE BOX 3008
NEW ALBANY, OH 43054

Claim assigned to: **ADDITIONAL ADDRERESS**
DISVER CARD
POST OFFICE BOX 3007
NEW ALBANY, OH 43054

Claim assigned to: **Attorney**
ESKANOS & ADLER
ATTORNEYS AT LAW
2325 CLAYTON RD.
CONCORD, CA 94520

Subtotal this page: **32,557.00**

In re **CESENA, DAVID**
Debtor

Case No. (if known)

Account no.: 4417128570212926

Amount of claim:

4,550.00

**FIRST USA/BANK ONE
TRIADVANTAGE CREDIT SVCS
1160 CENTRE POINTE DR.
SUITE 1**

MENDOTA HEIGHTS, MN 55120

Date incurred:

Consideration for claim: **REVOLVING ACCOUNT FOR MISCELLANEOUS PURCHASES**

Claim is: **Fixed and liquidated.**

Account no.: 4417 1263 9612 0992

Amount of claim:

14,058.00

**FIRST USA/BANK ONE DELWR
CARDMEMBER SERVICES
POST OFFICE BOX 50882
HENDERSON, NV 89016-0882**

Date incurred:

Consideration for claim: **REVOLVING ACCOUNT FOR MISCELLANEOUS PURCHASES**

Claim is: **Fixed and liquidated.**

Claim assigned to: **Attorney
MANN BRACKEN, LLC
ATTORNEYS AT LAW
229 PEACHTREE ST., NE
SUITE 700
ATLANTA, GA 30303-1601**

Account no.: 1 1407 4099

Amount of claim:

600.00

**UNION 76
POST OFFICE BOX 52202
PHOENIX, AZ 85072-2202**

Date incurred:

Consideration for claim: **GASOLINE CREDIT CARD ACCOUNT**

Claim is: **Fixed and liquidated.**

Account no.: 5490 8424 0308 2242

Amount of claim:

9,375.00

**WELLS FARGO CARD SERVICE
POST OFFICE BOX 30086
LOS ANGELES, CA 90030**

Date incurred:

Consideration for claim: **REVOLVING ACCOUNT FOR MISCELLANEOUS PURCHASES**

Claim is: **Fixed and liquidated.**

Subtotal this page:

28,583.00

In re **CESENA, DAVID**
Debtor

Case No. (if known)

Claim assigned to: **ADDITIONAL ADDRESS**
WELLS FARGO CARD SERVICE
POST OFFICE BOX 522
DES MOINES, IA 50302

| | |
|---------------------|-----------|
| Subtotal this page: | 0.00 |
| Total: | 61,140.00 |

In re **CESENA, DAVID**
Debtor

Case No. (if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

| Name and mailing address, including zip code, of other parties to lease or contract. | Description of contract or lease and nature of debtor interest. State whether lease is for non- residential real property. State contract number of any governmental contract. |
|--|---|
|--|---|

None

In re **CESENA, DAVID**
Debtor

Case No. (if known)

SCHEDULE H - CODEBTORS

| Name and address of codebtor | Name and address of creditor |
|------------------------------|------------------------------|
|------------------------------|------------------------------|

None

In re **CESENA, DAVID**
Debtor

Case No. (if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTORS

DEBTOR MARITAL STATUS: **Divorced**

DEPENDENTS OF DEBTOR
No dependents

| | |
|--------------------|---|
| EMPLOYMENT: | DEBTOR/JOINT-1 |
| Occupation: | BUS DRIVER/SERVICE PERSON |
| Employer name: | VISALIA UNIFIED SCHOOL DISTRICT |
| How long employed: | 36 YEARS |
| Employer address: | 801 NORTH MOONEY BLVD. VISALIA, CA 93291 |

INCOME: (Estimate of average monthly income)

| | |
|--|----------|
| Current monthly gross wages, salary, and commissions..... | 2,936.96 |
| Estimated monthly overtime..... | 0.00 |

| | |
|----------|----------|
| SUBTOTAL | 2,936.96 |
|----------|----------|

LESS PAYROLL DEDUCTIONS

| | |
|--|---------------|
| a. Payroll taxes and social security..... | 611.05 |
| b. Insurance..... | 0.00 |
| c. Union dues..... | 0.00 |
| d. Other (specify): RETIREMENT | 205.59 |

| | |
|------------------------|--------|
| SUBTOTAL OF DEDUCTIONS | 816.64 |
|------------------------|--------|

| | |
|---------------------------------|----------|
| TOTAL NET MONTHLY TAKE HOME PAY | 2,120.32 |
|---------------------------------|----------|

Regular income from operation of
business or profession or farm...

| | |
|----------------------------------|-----|
| Income from real property.y..... | 0.0 |
|----------------------------------|-----|

In re **CESENA, DAVID**
Debtor

Case No. (if known)

| | |
|---|------|
| Interest and dividends..... | 0.00 |
| Alimony, maintenance, or support payments payable to the debtor for the debtor's use or that of dependents listed above..... | 0.00 |
| Social security or other government assistance: | 0.00 |
| Pension or retirement income..... | 0.00 |
| Other monthly income: | 0.00 |

TOTAL MONTHLY INCOME:

2,120.32

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

None

In re **CESENA, DAVID**
Debtor

Case No. (if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

| | Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete and label a separate schedule of expenditures.

Rent/home mortgage payments (include mobile home lot).. 645.00

Are real estate taxes included? Yes | | No |X|
Is property insurance included? Yes | | No |X|

| | |
|--|--------|
| Utilities: Electricity and heating fuel..... | 163.00 |
| Water and sewer..... | 56.00 |
| Telephone..... | 125.00 |
| Garbage..... | 0.00 |
| Security..... | 0.00 |
| Cable..... | 40.00 |

| | |
|---|--------|
| Home maintenance (repairs and upkeep)..... | 0.00 |
| Food..... | 400.00 |
| Clothing..... | 45.00 |
| Laundry and dry cleaning..... | 15.00 |
| Medical and dental expenses..... | 80.00 |
| Transportation (not including car payments)..... | 150.00 |
| Recreation, clubs and entertainment, newspapers, magazines, etc..... | 65.00 |
| Charitable contributions..... | 0.00 |

| | |
|--|--------|
| Insurance: (not deducted from wages or included in home mortgage payments.) | |
| Homeowner's or renter's..... | 0.00 |
| Life..... | 35.00 |
| Health..... | 0.00 |
| Auto..... | 158.00 |

| | |
|--|------|
| Taxes: (not deducted from wages or included in home mortgage payments.) (specify) | 0.00 |
|--|------|

| | |
|---|------|
| Installment payments: (In chapter 12 & 13 cases, do not list payments to be included in the plan.) | 0.00 |
|---|------|

In re **CESENA, DAVID**
Debtor

Case No. (if known)

| | |
|--|-----------------|
| Alimony, maintenance, and support paid to others..... | 0.00 |
| Payments for support of additional dependents not living at your home..... | 0.00 |
| Regular expenses from operation of business, profession, or farm (attach detailed statement)..... | 0.00 |
| PERSONAL CARE ITEMS | 40.00 |
| PET FOOD & CARE | 35.00 |
| HAIRCUTS | 10.00 |
| DMV/SMOG FEES | 20.00 |
| TOTAL MONTHLY EXPENSES (Report also on Summary)..... | 2,082.00 |

(The penalty for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, **DAVID CESENA**, named as the debtor in this case, declare under penalty of perjury that I have read the foregoing **Summary and Schedules**, consisting of 19 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Signature: David Cesena
DAVID CESENA

Date: 10/8/03

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. sec. 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. sec. 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

KAREN L ACORD
Printed or Typed Name of
Bankruptcy Petition Preparer

361-74-7842
Social Security No.

In re **CESENA, DAVID**
Debtor

Case No. (if known)

1704 W. Mineral King
Virginia, CA 93291
Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Forms for each person.

X

[Signature]
Signature of Bankruptcy Petition Preparer

10/8/03

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. sec. 110; 18 U.S.C. sec. 156.

| | |
|--|---------------------------------|
| In re CESENA, DAVID Debtor. | Case No.: (If known) |
|--|---------------------------------|

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

| | |
|-------------|----------------|
| \$25,646.68 | 2003 YTD GROSS |
| \$35,392.00 | 2002 |
| \$35,783.00 | 2001 |

SOURCE (if more than one)

| |
|------------|
| EMPLOYMENT |
| EMPLOYMENT |
| EMPLOYMENT |

2. Income other than from employment or operation of business

None



State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None



- a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTSAMOUNT
PAIDAMOUNT
STILL OWING

None



- b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR
AND RELATIONSHIP TO DEBTORDATE OF
PAYMENTAMOUNT
PAIDAMOUNT
STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT AND CASE NUMBER | NATURE OF PROCEEDING | COURT OR AGENCY AND LOCATION | STATUS OR DISPOSITION |
|---|---------------------------------|---|---------------------------------|
| CITIBANK SOUTH DAKOTA NA vs DAVID CESENA CASE NO. 03-952455 | COMPLAINT FOR MONEY JUDGMENT | TULARE COUNTY SUPERIOR COURT VISALIA DIVISION | JUDGMENT WITHIN LAST YEAR |

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED | DATE OF SEIZURE | DESCRIPTION AND VALUE OF PROPERTY |
|--|--------------------|---|
|--|--------------------|---|

5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR OR SELLER | DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN | DESCRIPTION AND VALUE OF PROPERTY |
|---|--|---|
|---|--|---|

6. Assignments and receivershipsNone
☒

- a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF ASSIGNEEDATE OF
ASSIGNMENTTERMS OF
ASSIGNMENT
OR SETTLEMENTNone
☒

- b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CUSTODIANNAME AND LOCATION
OF COURT
CASE TITLE & NUMBERDATE OF
ORDERDESCRIPTION
AND VALUE OF
PROPERTY**7. Gifts**None
☒

- List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF PERSON
OR ORGANIZATIONRELATIONSHIP
TO DEBTOR,
IF ANYDATE
OF GIFTDESCRIPTION
AND VALUE
OF GIFT

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| DESCRIPTION AND VALUE OF PROPERTY | DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS | DATE OF LOSS |
|---|--|-----------------|
|---|--|-----------------|

9. Payments related to debt counseling or bankruptcy

None ☒ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE | DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|------------------------------|---|--|
|------------------------------|---|--|

10. Other transfers

None ☒ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR | DATE | DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED |
|---|------|--|
|---|------|--|

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF INSTITUTION | TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE | AMOUNT AND DATE OF SALE OR CLOSING |
|------------------------------------|--|--|
|------------------------------------|--|--|

12. Safe deposit boxes

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY | NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY | DESCRIPTION OF CONTENTS | DATE OF TRANSFER OR SURRENDER, IF ANY |
|--|---|---|---|
| WELLS FARGO | DEBTOR | PERSONAL DOCUMENTS I.E., BIRTH CERTIFICATES, BAPTISMAL CERTIFICATES | |

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE OF SETOFF | AMOUNT OF SETOFF |
|------------------------------|-------------------|---------------------|
|------------------------------|-------------------|---------------------|

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USBC, EDCA

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS
OF OWNERDESCRIPTION AND VALUE
OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtorNone If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former SpousesNone If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year** period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|--------------------------|--|-------------------|----------------------|
|--------------------------|--|-------------------|----------------------|

- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|--------------------------|--|-------------------|----------------------|
|--------------------------|--|-------------------|----------------------|

- None ☒ c. List all judicial or administrative proceedings, including settlements and orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

| NAME AND ADDRESS OF GOVERNMENTAL UNIT | DOCKET NUMBER | STATUS OR DISPOSITION |
|--|---------------|--------------------------|
|--|---------------|--------------------------|

18. Nature, location and name of business

- None ☒ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and the beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the six years immediately preceding the commencement of this case.

| NAME | TAXPAYER I.D. NUMBER | ADDRESS | NATURE OF BUSINESS | BEGINNING AND ENDING DATES |
|------|-------------------------|---------|--------------------|-------------------------------|
|------|-------------------------|---------|--------------------|-------------------------------|

- None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

| NAME | ADDRESS |
|------|---------|
|------|---------|

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

-
- None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

-
- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

-
- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

☐

- a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None

☐

- b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN
OF INVENTORY RECORDS**21. Current Partners, Officers, Directors and Shareholders**

None

☐

- a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None

☐

- b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

24. Tax Consolidation Group

None ☐ If the debtor is a corporation, list the names and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year** period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds

None ☐ If the debtor is not an individual, list the names and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year** period immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

22. Former partners, officers, directors and shareholders

None

☐

- a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None

☐

- b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

☐

- If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION
AND VALUE OF PROPERTY

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USBC, EDCA

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 10/8/03Signature of Debtor David Cesena

Date _____

Signature of Joint Debtor (if any) _____

[If completed on behalf of a partnership or corporation]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date _____

Signature _____

Print Name and Title of individual signing on behalf of debtor

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571.

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

DAREN L. ACORD
Printed or Typed Name of Bankruptcy Petition Preparer

JB1-7K-7842
Social Security Number

1704 W. Mineral King
Visalia, CA 93291
Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

10/8/03
Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

_____ continuation sheets added

DEBTOR IN PRO SE
DEBTORS IN PRO PER

N/A

Attorney for the Petitioner

UNITED STATES BANKRUPTCY COURT FOR THE
EASTERN DISTRICT OF CALIFORNIA

In re
DAVID CESENA
Debtor
Social Security No.: 563-64-2696

Case No.:

Debtor Statement of Intention
Chapter:7

1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. My intention with respect to the property of the estate which secures those consumer debts is as follows:
 - a. PROPERTY TO BE SURRENDERED

No property to be surrendered.
 - b. PROPERTY TO BE RETAINED

No property to be retained.
3. I understand that section 521(2)(B) of the Bankruptcy Code requires that I perform the above-stated intentions within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

Date: 10/8/03

David Cesena
Signature of debtor

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY
BANKRUPTCY PETITION PREPARER (See 11 U.S.C. sec. 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. sec. 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

SARAH L. ACORD
Printed or Typed Name of
Bankruptcy Petition Preparer

561-74-7842
Social Security No.

1704 W. Mineral King

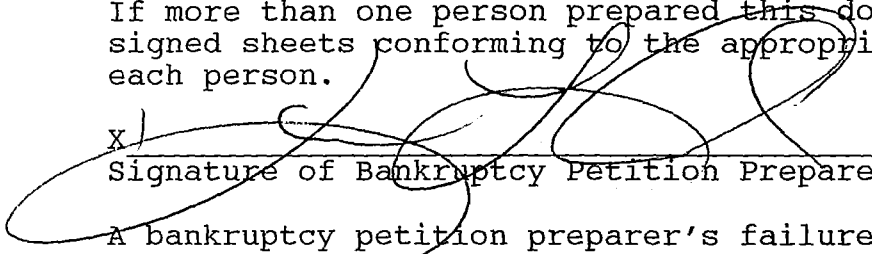
In re **CESENA, DAVID**
Debtor

Case No. (if known)

Visalia CA 93291
Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Forms for each person.

x/ 
Signature of Bankruptcy Petition Preparer

10/8/03
Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. sec. 110; 18 U.S.C. sec. 156.

In re **CESENA, DAVID**
Debtor

Case No. (if known)

NOTICE TO INDIVIDUAL CONSUMER DEBTORS

If you intend to file a petition for relief under the bankruptcy laws of the United States, and your debts are primarily consumer debts, the Clerk of Court is required to notify you of each chapter of the Bankruptcy Code under which you may seek relief. You may proceed under:

- Chapter 7 -- Liquidation, or
- Chapter 11 -- Reorganization, or
- Chapter 12 -- Adjustment of Debts of a Family Farmer With Regular Annual Income, or
- Chapter 13 -- Adjustment of Debts of an Individual With Regular Income

If you have any questions regarding the information contained in this notice, you should consult with your attorney.

Clerk of Court

ACKNOWLEDGEMENT

I hereby certify that I have read this notice.

David Cesena
Debtor

Date: 10/8/03

Joint Debtor

Date: _____

UNITED STATES BANKRUPTCY COURT

EASTERN District of CALIFORNIA

In re CESENA, DAVID

Debtor:

Bankruptcy Case No.

Address: 1937 W. ORIOLE ST., VISALIA, CA 93291 CHAPTER 7

Social Security No(s): 563-64-2696

Employer's Tax Identification No(s). [if any]: N/A

DISCLOSURE OF COMPENSATION OF BANKRUPTCY PETITION PREPARER

1. Under 11 U.S.C. § 110(h), I declare under penalty that I am not an attorney or employee of an attorney, that I prepared or caused to be prepared one or more documents for filing by the above-named debtor(s) in connection with this bankruptcy case, and that compensation paid to me within one year before the filing of the bankruptcy petition, or agreed to be paid to me, for services rendered on behalf of the debtor(s) in contemplation for in connection with the bankruptcy case is as follows:

| | |
|---|-----------|
| For typing the PETITION I have agreed to accept | \$ 125.00 |
| | 125.00 |
| Prior to the filing of this statement I have received | \$ |
| | 0 |
| Balance Due | \$ |

2. I have prepared or caused to be prepared the following documents (itemize):

CHAPTER 7 BANKRUPTCY PETITION

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

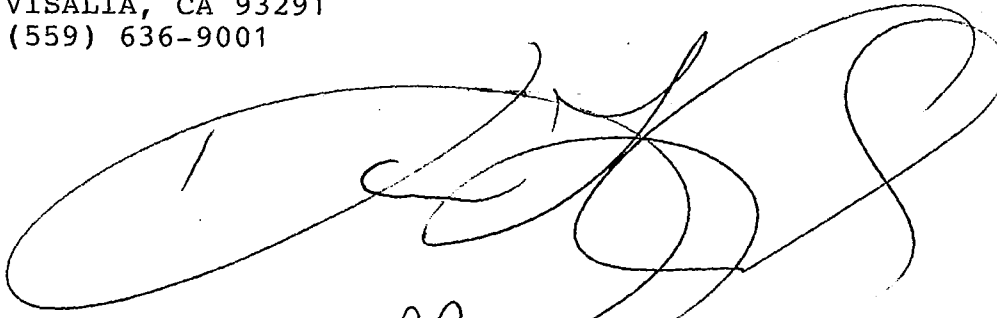
4. The source of the compensation to be paid to me is:

☐ Debtor ☐ Other

5. The foregoing is a complete statement of any agreement or arrangement for payment to me for preparation of the petition filed by the debtor(s) in this bankruptcy case.

6. To my knowledge no other person has prepared for compensation a document for filing in connection with this bankruptcy case except as listed below:

NAME: KAREN L. ACORD SOCIAL SECURITY NUMBER: 561-74-7842
 1704 W. MINERAL KING
 VISALIA, CA 93291
 (559) 636-9001



BPP

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA

In re)
CESENA, DAVID) Bankruptcy Case No.
) CHAPTER 7
)
)
Debtor(s).)

NOTICE TO DEBTOR CONCERNING BANKRUPTCY PETITION PREPARERS

Bankruptcy petition preparers are non-attorneys who are not authorized to practice law or give legal advice.

NOTICE IS HEREBY GIVEN that the Court has issued the attached *Bankruptcy Petition Preparer Guidelines* governing the work performed and fees charged by bankruptcy petition preparers in Eastern District of California cases.

Under the *Guidelines*, a bankruptcy petition preparer must give the debtor a copy of this notice before taking any money or property from the debtor or on behalf of the debtor for payment and before preparing any papers for filing in the bankruptcy court. The debtor and the bankruptcy petition preparer must sign a copy of this Notice in the spaces provided below. A copy must be furnished to the debtor by the bankruptcy petition preparer, and the original plus four copies must be filed with the Bankruptcy Court.

California law prohibits any non-attorney from rendering legal advice. Legal advice includes, but is not limited to, advice concerning the following:

- ♦ Whether the debtor should file bankruptcy and the chapter under which the petition should be filed;
- ♦ Whether debts will be eliminated, or "discharged," in a bankruptcy case;
- ♦ Whether the debtor will be able to keep their home after filing a bankruptcy case;
- ♦ The tax consequences of filing a bankruptcy case;
- ♦ Whether the debtor should promise to repay, or "reaffirm," a debt; and
- ♦ The exemptions available in bankruptcy, and what property can be claimed as exempt.

Unless approved by the court, a bankruptcy petition preparer may not charge the debtor more than \$125 for preparing a bankruptcy petition, including expenses (such as photocopies, postage, telephone charges, and courier services). This fee does not include the petition filing fee. The filing fee must be paid directly to the Clerk of Court by the debtor.

The attached *Guidelines* contain additional restrictions. The debtor shall read the *Guidelines* in order to know what the Court requires of bankruptcy petition preparers.

Debtors with questions concerning bankruptcy petition preparers or who believe that the *Guidelines* have been violated, should contact the appropriate Office of the U.S. Trustee (Sacramento: (916) 498-5990; Fresno/Modesto: (209) 498-7400).

FOR THE COURT
RICHARD G. HELTZEL, CLERK
U.S. BANKRUPTCY COURT

DEBTOR'S CERTIFICATION

I, DAVID CESENA, and _____,
the debtor(s) in the above-captioned case, have read and understand the foregoing information
and attached *Guidelines*.

Dated: 10/8/03

David Cesena
(Debtor's Signature)

Dated: _____

(Joint Debtor's Signature)

BANKRUPTCY PETITION PREPARER'S CERTIFICATION

I, KAREN L. ACORD, hereby certify under penalty
of perjury that I am the bankruptcy petition preparer who has assisted the debtor(s) in filing the
above-captioned case. I have not charged fees in excess of the amount allowed in Guideline 2,
nor have I advised the debtor concerning any of the matters referred to in Guideline 1.

Dated: 10/8/03

[Signature]
(Bankruptcy Petition Preparer's Signature)

561-74-7842

(Preparer's Social Security/Tax I.D. No.)

KAREN L. ACORD

(Preparer's Printed or Typed Name)

1704 W. MINERAL KING, VISALIA, CA 93291

(Preparer's Address)